

Information to identify the case:			
Debtor 1	Robert W. Mangan		
	First Name	Middle Name	Last Name
Debtor 2	Theresa A. Mangan		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-23738-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W. Mangan

Theresa A. Mangan

4/14/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert W. Mangan
Theresa A. Mangan
Debtors

Case No. 15-23738-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas

Page 1 of 4

Date Rcvd: Apr 14, 2021

Form ID: 3180W

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert W. Mangan, Theresa A. Mangan, 155 Kings Rd, Apollo, PA 15613-9737
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14120914	ACMH Anesthesia Services, 1699 Washington Road, Suite 307, Pittsburgh, PA 15228-1629
14120916	Allegheny Clinic, P.O. Box 14000, Belfast, ME 04915-4033
14120915	+ Allegheny Clinic, 4 Allegheny Center, 10th Floor, Pittsburgh, PA 15212-5255
14120917	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14120918	+ Armstrong County Memorial Hospital, P.O. Box 579, Kittanning, PA 16201-0579
14120920	+ Armstrong County Memorial Hospital, c/o HMC Group, P.O. Box 16211, Rocky River, OH 44116-0211
14120922	+ Bank of America, c/o Law Offices of Frederick Weinberg, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973
14120923	Bank of America Home Loans Servicing, P.O. Box 961206, Fort Worth, TX 76161-0206
14165468	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14120935	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Center, Inc., 363 Vanadium Rd., Suite 109, P.O. Box 13446, Pittsburgh, PA 15243
14120934	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center Inc., 106 N. Mckean Street, P.O. Box 1623, Butler, PA 16003
14120928	+ Chase Bank, c/o MRS Associates., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14120930	+ Chase Bank, c/o Allied Interstate, 7525 W. Campus Road, New Albany, OH 43054-1121
14120932	+ Chase Bank, c/o United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
14120927	+ Chase Bank, c/o GE Services, 6330 Gulfton Street, Houston, TX 77081-1108
14120933	Collection Service Center Inc., 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
14136557	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14120938	+ Dell Preferred Account, c/o Valentine & Kebartas Inc., P.O. Box 325, Lawrence, MA 01842-0625
14120939	+ Dell Preferred Account, c/o SRA Associates Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914
14120941	Emergency Medicine Associates, 8 Oak Drive Park, Bedford, MA 01730
14120942	Emergency Medicine Associates, P.O. Box 536281, Pittsburgh, PA 15253-5904
14120944	+ Emergency Resource Management, P.O. Box 371980, Pittsburgh, PA 15250-7980
14120943	Emergency Resource Management, 417 Bridge Street, Danville, VA 24541-1403
14120946	Foundation Radiology Group, P.O. Box 49, Pittsburgh, PA 15230-0049
14120945	+ Foundation Radiology Group, 350 N. Orleans St., Floor 8, Dept. 6235, Chicago, IL 60654-1975
14120947	Foundation Radiology Group, 75 Remittance Drive, #3310, Chicago, IL 60675-1001
14120948	+ Glade Run Medical, P.O. Box 977, Kittanning, PA 16201-0977
14120949	JSO Associates in Pathology, 5700 Southwyck Blvd., Toledo, OH 43614-1509
14120950	+ Lower Kiski Ambulance Service, 80 Kiski Avenue, P.O. Box 397, Leechburg, PA 15656-0397
14120952	North Pittsburgh Anesthesia, 1699 Washington Road, Suite 307, Pittsburgh, PA 15228-1629
14120954	Walmart-Discover Card, c/o Blatt, Hasenmiller, Leibsker & Moore, 10 S. LaSalle Street, Suite 2200, Chicago, IL 60603-1069
14120960	West Penn Hospital, P.O. Box 644650, Pittsburgh, PA 15264-4650
14120959	West Penn Hospital, P.O. Box 3475, Toledo, OH 43607-0475

TOTAL: 35

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0315-2

User: dpas

Page 2 of 4

Date Rcvd: Apr 14, 2021

Form ID: 3180W

Total Noticed: 61

			Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	Apr 15 2021 03:18:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ EDI: BANKAMER.COM	Apr 15 2021 03:18:00	BANK OF AMERICA, N.A., BUILDING C, 2380 PERFORMANCE DR, RICHARDSON, TX 75082-4333
cr	EDI: BANKAMER.COM	Apr 15 2021 03:18:00	Bank of America, N.A., The Bank Of New York Mellon FKA The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Apr 15 2021 03:18:00	THE BANK OF NEW YORK MELLON, FKA, Po Box 31785, TAMPA, FL 33631-3785
14120919	+ Email/Text: Bankruptcies@nragroup.com	Apr 15 2021 04:05:00	Armstrong County Memorial Hospital, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14120921	+ EDI: BANKAMER.COM	Apr 15 2021 03:18:00	Bank of America, 655 Paper Mill Road, Newark, DE 19711-7500
14120925	EDI: ARSN.COM	Apr 15 2021 03:28:00	Chase Bank, c/o ARS National Services, P.O. Box 469046, Escondido, CA 92046-9046
14120929	Email/Text: mediamanagers@clientservices.com	Apr 15 2021 03:25:00	Chase Bank, c/o Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-4047
14120931	EDI: URSI.COM	Apr 15 2021 03:28:00	Chase Bank, c/o United Recovery Systems, P.O. Box 722929, Houston, TX 77272-2929
14120937	Email/PDF: DellBKNotifications@resurgent.com	Apr 15 2021 03:32:39	Dell Preferred Account, P.O. Box 81585, Austin, TX 78708
14120936	Email/PDF: DellBKNotifications@resurgent.com	Apr 15 2021 03:45:14	Dell Preferred Account, Payment Processing Center, P.O. Box 6403, Carol Stream, IL 60197
14120940	EDI: DISCOVER.COM	Apr 15 2021 03:28:00	Discover Card, P.O. Box 15251, Wilmington, DE 19886
14126367	EDI: DISCOVER.COM	Apr 15 2021 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14120924	EDI: JPMORGANCHASE	Apr 15 2021 03:28:00	Chase Bank, P.O. Box 15123, Wilmington, DE 19850-5123
14120951	+ Email/Text: egssupportservices@alorica.com	Apr 15 2021 04:04:00	NCO Financial Systems, 5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126
14139846	EDI: PRA.COM	Apr 15 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307462	+ EDI: DRIV.COM	Apr 15 2021 03:28:00	Santander Consumer USA Inc., Attn: Bankruptcy, P.O. Box 961245, Fort Worth, TX 76161-0244
14350134	+ EDI: DRIV.COM	Apr 15 2021 03:28:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14196149	EDI: BANKAMER.COM	Apr 15 2021 03:18:00	The Bank of New York Mellon F/K/A Et al., Bank of America, N.A., Po Box 31785, Tampa, FL,

District/off: 0315-2

User: dpas

Page 3 of 4

Date Rcvd: Apr 14, 2021

Form ID: 3180W

Total Noticed: 61

14120958	+ EDI: PRA.COM	Apr 15 2021 03:28:00	33631-3785 Walmart-Discover Card, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Norfolk, VA 23502-4952
14120957	+ EDI: PRA.COM	Apr 15 2021 03:28:00	Walmart-Discover Card, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
14120953	+ EDI: RMSC.COM	Apr 15 2021 03:28:00	Walmart-Discover Card, P.O. Box 960024, Orlando, FL 32896-0024
14120955	Email/Text: bankruptcy@affglo.com	Apr 15 2021 03:27:00	Walmart-Discover Card, c/o Leading Edge Recovery Solutions, P.O. Box 129, Linden, MI 48451-0129
14120956	+ Email/Text: bankruptcy@affglo.com	Apr 15 2021 03:27:00	Walmart-Discover Card, c/o Global Credit and Collections, 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
14120926	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Bank, P.O. Box 15123, Wilmington, DE 19850-5123
15299101	*+	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: dpas

Page 4 of 4

Date Rcvd: Apr 14, 2021

Form ID: 3180W

Total Noticed: 61

Date: Apr 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Robert W. Mangan julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Theresa A. Mangan julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
TOTAL:	7